

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appellant: Darius et al.

Docket No.: SOL-002

Serial No.: 09/593,786

Art Unit: 3694

Filed: June 14, 2000

Examiner: Ella Colbert

For: Mortgage Information Exchange Platform for a Broker to Select a Mortgage Lender

MS Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTIFICATION OF NON-COMPLIANT APPEAL BRIEF

Dear Sir:

This response is respectfully submitted in connection with the above-identified application in response to the Notification of Non-Compliant Appeal Brief mailed September 2, 2010. A substitute Claims Appendix is provided herewith and lists the claims presented on pages 2 and 3 of the Amendment submitted on September 9, 2009. In particular, this response comports with the requirements of MPEP 1205.03(B) by providing a replacement of only the section entitled "Claims Appendix" in order to correct the deficiencies identified in the earlier Appeal Brief filed August 18, 2010.

In the Notice of Non-Compliant Appeal Brief, it is noted that two sets of claims were presented in the amendment submitted on September 9, 2009 (hereinafter "the Response"), in response to a Non-Final Action dated April 14, 2009 (hereinafter "the Office Action"). Appellants

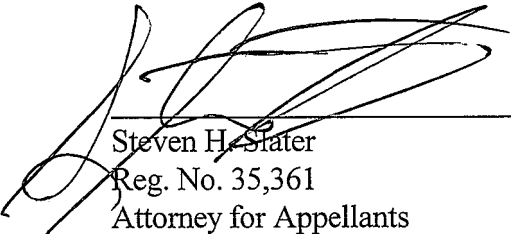
note that no amendments were made to the claims in the Response, although a listing of the current claims was provided on pages 2 and 3 of the Response. In the Response, Appellants also re-submitted a clean version of the amended specification as previously submitted on April 23, 2007 in Response to Examiner's request found on page 4 of the Office Action. The clean version of the specification submitted on April 23, 2007 also included claims as of that date. However, the current claims presented for consideration in the Response were properly identified on pages 2 and 3 of the Response.

Appellants respectfully submit that the Claims Appendix submitted herewith is in compliance with the rules. Please charge any fees, or credit any overpayments, in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-1065.

Respectfully submitted,

1 OCT 2010

Date



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CLAIMS APPENDIX

1. A method operative on a web server to facilitate a web-based information exchange between a broker and a set of wholesale lenders, comprising:
 - exposing to the broker at least one generic mortgage lender profile over said web-based information exchange, the at least one generic mortgage lender profile simultaneously exposing generic mortgage profile information for a plurality of different specific wholesale lenders;
 - applying a given generic mortgage lender profile to given data to identify a set of one or more specific wholesale lenders who meet criteria specified in the given data, responsive to entry by the broker of the given data; and
 - exposing to the broker a specific mortgage lender profile instantiated with a set of unique lender characteristics for use by the broker in completing a mortgage transaction over said web-based information exchange, responsive to selection by the broker of one of the specific wholesale lenders.
2. The method as described in Claim 1 wherein the set of unique lender characteristics includes a rate sheet.
3. The method as described in Claim 1 wherein the set of unique lender characteristics includes an eligibility matrix.
4. The method as described in Claim 1 wherein the set of unique lender characteristics includes a lock sheet.

5. The method as described in Claim 1 further including the step of displaying to the broker mortgage rates and prices.

6. The method as described in Claim 1 further including the step of having the broker lock a loan online.